

SAVINGS | Accounts

ACCOUNTS	PLAN 24	HEADSTART DAILY SAVINGS	REGULAR SAVINGS	PROPERTY TAX PLAN 24	AGRI-INVEST
DESCRIPTION	A savings account you can deposit to and have unlimited in branch withdrawals during the month	Daily interest savings account for youth	Earn a higher rate of interest	Save funds throughout the year to pay their property taxes	Account for producers that replaced the coverage under the CAIS Program for margin loss of 15% or less. Participant deposits and matching Government contributions to AgrilInvest accounts provide producers flexible coverage for small income declines as well as support for investments to mitigate risks or improve market income.
QUALIFICATIONS	Everyone	Youth savings account Ages 0-19th birthday	Not concerned with the interest calculation being based on minimum monthly balance	Home owners	Agricultural
INTEREST	Calculated based on a closing daily balance and paid to the account monthly	Calculation based on closing daily balance and paid to the account monthly	Calculation based on minimum monthly balance and paid to the account twice a year	Calculation based on closing daily balance and payable to the account monthly	Interest is accrued daily and paid monthly
MONTHLY FEE	No maintenance fee	No maintenance fee	No maintenance fee	No maintenance fee	No fee, however a transfer out fee may apply
TRANSACTION VOLUME PER MONTH	Regular fees apply for transactions not listed in the FREE space below	Regular fees apply for transactions not listed in the FREE space below	35 Cheques, external auto withdrawals, & transfers (after 35 regular fees apply)	N/A	N/A
FREE	<p>Core No Fee Features</p> <ul style="list-style-type: none"> Deposits: in branch, ATM, Remote Deposit Capture Cash withdrawals – in branch No minimum balance required Credit Union ATM withdrawals MemberCard new or renewal Access to MemberDirect, Mobile Web, Sunrise Lite App and telephone banking transfers Allotments Auto-transfer to cover overdraft Night deposit bag Commissioner of Oaths e-statements 	<p>Core No Fee Features</p> <ul style="list-style-type: none"> Deposits: in branch, ATM, Remote Deposit Capture Cash withdrawals – in branch No minimum balance required Credit Union ATM withdrawals MemberCard new or renewal Access to MemberDirect, Mobile Web, Sunrise Lite App and telephone banking transfers Allotments Auto-transfer to cover overdraft Night deposit bag Commissioner of Oaths e-statements 	<p>Core No Fee Features</p> <ul style="list-style-type: none"> Deposits: in branch, ATM, Remote Deposit Capture Cash withdrawals – in branch No minimum balance required Credit Union ATM withdrawals MemberCard new or renewal Access to MemberDirect, Mobile Web, Sunrise Lite App and telephone banking transfers Allotments Auto-transfer to cover overdraft Night deposit bag Commissioner of Oaths e-statements 	N/A	<ul style="list-style-type: none"> Withdrawals can be made at any time Withdrawals from the producer contribution occur after the government and interest amount has been depleted Producer deposits are not taxable when withdrawn Government contributions and interest are considered investment income for tax purposes when withdrawn. AAFC will issue a tax slip Deposits made at the credit union will receive matching government contributions up to the maximum amount outlined on the AgrilInvest Deposit Notice Only one deposit is allowed per AgrilInvest Deposit Notice Producers must present the Account Initiation Form to the credit union Once a deposit is received and processed by the credit union the participant will receive a Deposit Confirmation Notice from the government You must farm as an individual, corporation, cooperative, status Indian or trust You must carry on the business of farming in Canada for the program year You must report farming income/loss to CRA for tax purposes for the program year Submit AgrilInvest program forms to AAFC by the application deadline of September 30th for no penalty and by December 31st with a penalty Deposits are fully guaranteed by the Deposit Guarantee Corporation of Manitoba
ADDITIONAL BENEFITS		<ul style="list-style-type: none"> Monthly printed statements with images or e-statements 		<ul style="list-style-type: none"> Sunrise administers the payment of the taxes on behalf of the member at no cost Payments to tax accounts usually correspond with the mortgage payment . . .ie: bi-weekly, monthly 	